

Information to identify the case:

Debtor 1	<u>Ryan P. Mackin</u>	Social Security number or ITIN	xxx-xx-8319
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	19-20172-JAD		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ryan P. Mackin

5/17/23

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Ryan P. Mackin
Debtor

Case No. 19-20172-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 17, 2023

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 66

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2023:

Recip ID	Recipient Name and Address
db	+ Ryan P. Mackin, 113 Linnview Ave, Pittsburgh, PA 15210-3717
14978135	+ American Express Centurion Bank, 4315 S. 2700 West, Salt Lake City, UT 84148-0001
14978138	+ Banko of America, FL9-600-02-26, PO Box 45224, Jacksonville, FL 32232-5224
14978148	+ Dollar Bank Visa, PO Box 3969, Pittsburgh, PA 15230-3969
14978156	+ Jonathan Paul Cawley, Esq., Zwicker & Associates, PC, 3220 Tillman Drive, Ste 215, Bensalem, PA 19020-2028
14978161	Merrick Bank, PO Box 9021, Old Bethpage, NY 11804
15017823	+ PNC BANK, N.A., P.O. BOX 94892, CLEVELAND, OH 44101-4892
14978171	+ Zales Jewelers/Comenity Capital Bank, Bankruptcy Dept, PO Box 183043, Columbus, OH 43218-3043

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 18 2023 03:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 18 2023 00:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 18 2023 03:47:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 18 2023 00:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: Q3G.COM	May 18 2023 03:47:00	Quantum3 Group LLC, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14983197	Email/Text: Bankruptcy@absoluteresolutions.com	May 18 2023 00:02:00	Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437
14978133	^ MEBN	May 17 2023 23:51:25	American Coradius International LLC, 2420 Sweet Home Road, Ste 150, Buffalo, NY 14228-2244
14978134	+ Email/PDF: bncnotices@becket-lee.com	May 18 2023 00:14:47	American Express, PO Box 981535, El Paso, TX 79998-1535
14989193	Email/PDF: bncnotices@becket-lee.com	May 18 2023 00:14:14	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14986053	+ Email/Text: bkfilings@zwickerpc.com	May 18 2023 00:04:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. 9043, Andover, MA 01810-0943
14978136	+ Email/Text: bankruptcydpt@mcmcg.com		

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: May 17, 2023

Form ID: 3180W

Total Noticed: 66

		May 18 2023 00:03:00	Atlantic Credit & Finance, PO Box 13386, Roanoke, VA 24033-3386
14978137	EDI: BANKAMER.COM		
		May 18 2023 03:47:00	Bank of America, PO Box 982236, El Paso, TX 79998
14978140	Email/Text: bankruptcy@bbandt.com		
		May 18 2023 00:03:00	BB&T, 223 West Nash Street, Wilson, NC 27893
14981010	+ Email/Text: bankruptcy@bbandt.com		
		May 18 2023 00:03:00	BB&T, Bankruptcy Section, 100-50-01-51, P.O. Box 1847, Wilson, NC 27894-1847
14978142	+ EDI: RMSC.COM		
		May 18 2023 03:47:00	BP Visa, Synchrony Bank, PO Box 965022, Orlando, FL 32896-5022
15002362	EDI: BANKAMER.COM		
		May 18 2023 03:47:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
14978139	+ EDI: TSYS2		
		May 18 2023 03:47:00	Barclays Bank Delaware, 125 S. West Street, Wilmington, DE 19801-5014
14978141	+ EDI: CITICORP.COM		
		May 18 2023 03:47:00	Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14978143	+ Email/Text: cms-bk@cms-collect.com		
		May 18 2023 00:03:00	Capital Management Services LP, 698 1/2 South Odgen Street, Buffalo, NY 14206-2317
14978144	+ EDI: CAPITALONE.COM		
		May 18 2023 03:47:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14988853	EDI: CAPITALONE.COM		
		May 18 2023 03:47:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
14998459	Email/PDF: bncnotices@becket-lee.com		
		May 18 2023 00:15:28	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15009292	+ Email/Text: RASEBN@raslg.com		
		May 18 2023 00:03:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14978146	EDI: CITICORP.COM		
		May 18 2023 03:47:00	Citi Cards, PO Box 6062, Sioux Falls, SD 57117
14978147	EDI: DISCOVER.COM		
		May 18 2023 03:47:00	Discover Bank, PO Box 30943, Salt Lake City, UT 84130
14978159	+ EDI: CITICORP.COM		
		May 18 2023 03:47:00	Macy's, PO Box 8053, Mason, OH 45040
14978160	+ EDI: CITICORP.COM		
		May 18 2023 03:47:00	Macy's American Express, PO Box 8053, Mason, OH 45040
15016606	EDI: Q3G.COM		
		May 18 2023 03:47:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14983408	EDI: DISCOVER.COM		
		May 18 2023 03:47:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15016263	+ Email/Text: kburkley@bernsteinlaw.com		
		May 18 2023 00:04:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14978150	Email/Text: BNSFN@capitalsvcs.com		
		May 18 2023 00:03:00	First National Credit Card, 500 E. 60th Street N., Sioux Falls, SD 57104
14978152	Email/Text: collecadminbankruptcy@fnni.com		
		May 18 2023 00:03:00	FNB Omaha, PO Box 3412, Omaha, NE 68197
14978151	+ Email/Text: crdept@na.firstsource.com		
		May 18 2023 00:04:00	Firstsource Advantage LLC, 205 Bryant Woods South, Buffalo, NY 14228-3609
14978153	Email/Text: GCSBankruptcy@gcserv.com		
		May 18 2023 00:02:00	GC Services Limited Partnership, 6330 Gulfton, Houston, TX 77081
14978154	+ Email/Text: bankruptcy@affglo.com		
		May 18 2023 00:03:00	Global Credit & Collection Corp, 5440 N. Cumberland Ave, Ste 300, Chicago, IL 60656-1486

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: May 17, 2023

Form ID: 3180W

Total Noticed: 66

14978145	EDI: JPMORGANCHASE	May 18 2023 03:47:00	Chase, PO Box 15298, Wilmington, DE 19850
14978157	+ Email/Text: PBNCNotifications@peritussservices.com	May 18 2023 00:02:00	Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
14978158	+ EDI: RMSC.COM	May 18 2023 03:47:00	Lowe's, Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14984548	Email/PDF: MerrickBKNotifications@Resurgent.com	May 18 2023 00:14:14	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14996284	+ Email/Text: bankruptcydpt@mcmcg.com	May 18 2023 00:03:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14978162	+ Email/Text: nsm_bk_notices@mrcooper.com	May 18 2023 00:03:00	Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
14992392	+ Email/Text: nsm_bk_notices@mrcooper.com	May 18 2023 00:03:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
14978165	Email/Text: Bankruptcy.Notices@pnc.com	May 18 2023 00:02:00	PNC Bank, PO Box 1820, Dayton, OH 45401
14978166	Email/Text: Bankruptcy.Notices@pnc.com	May 18 2023 00:02:00	PNC Bank, PO Box 856177, Louisville, KY 40285
15018119	Email/Text: Bankruptcy.Notices@pnc.com	May 18 2023 00:02:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
15012800	EDI: PRA.COM	May 18 2023 03:47:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14979033	+ EDI: RECOVERYCORP.COM	May 18 2023 03:47:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14978163	+ EDI: RMSC.COM	May 18 2023 03:47:00	PayPal, Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14978164	+ EDI: RMSC.COM	May 18 2023 03:47:00	PepBoys, Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965061, Orlando, FL 32896-5061
15061601	EDI: Q3G.COM	May 18 2023 03:47:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
15012805	EDI: Q3G.COM	May 18 2023 03:47:00	Quantum3 Group LLC as agent for, Bluestem and SCUSA, PO Box 788, Kirkland, WA 98083-0788
14988635	EDI: Q3G.COM	May 18 2023 03:47:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
15012647	EDI: Q3G.COM	May 18 2023 03:47:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14998399	EDI: Q3G.COM	May 18 2023 03:47:00	Quantum3 Group LLC as agent for, JHPDE Finance 1 LLC, PO Box 788, Kirkland, WA 98083-0788
14978167	+ Email/Text: ngisupport@radiusgs.com	May 18 2023 00:03:00	Radius Global Solutions LLC, PO Box 390846, Minneapolis, MN 55439-0846
14978168	+ EDI: RMSC.COM	May 18 2023 03:47:00	Synchrony Home, Attn: Bankruptcy Dept, PO Box 965061, Orlando, FL 32896-5061
14978169	+ EDI: RMSC.COM	May 18 2023 03:47:00	Value City Furniture, Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965061, Orlando, FL 32896-5061
15012408	EDI: AIS.COM	May 18 2023 03:47:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
14978170	+ EDI: RMSC.COM	May 18 2023 03:47:00	Wal-Mart, Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14978149	+ Email/Text: jstauffe_BK@ebay.com	May 18 2023 00:03:00	eBay, 2145 Hamilton Ave, San Jose, CA

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: May 17, 2023

Form ID: 3180W

Total Noticed: 66

95125-5905

TOTAL: 60

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr		PNC BANK NATIONAL ASSOCIATION
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15011097	*+	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15012397	*+	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14978155	*+	Global Credit & Collection Corp, 5440 N. Cumberland Ave, Ste 300, Chicago, IL 60656-1486

TOTAL: 2 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Christopher A. DeNardo	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper logsecf@logs.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Kevin Scott Frankel	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pabk@logs.com logsecf@logs.com
Kristen D. Little	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper kdlittlecf@gmail.com
Michael C. Eisen	on behalf of Debtor Ryan P. Mackin attorneyeisen@yahoo.com aarin96@hotmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 8